

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

JOHN E. SMETANKA
KIM SMETANKA
Debtor(s)

Case No. 16-21600CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/28/2016.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 09/30/2016.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 6.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$32,032.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$0.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$0.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$0.00
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$0.00**

Attorney fees paid and disclosed by debtor: \$1,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BARCLAYS BANK DELAWARE	Unsecured	1,599.00	NA	NA	0.00	0.00
CAPITAL ONE BANK NA**	Unsecured	655.00	994.73	994.73	0.00	0.00
CAPITAL ONE BANK NA**	Unsecured	898.00	761.10	761.10	0.00	0.00
CAPITAL ONE(*)	Unsecured	204.00	NA	NA	0.00	0.00
CAVALRY INVESTMENTS LLC - ASSI	Unsecured	NA	4,737.71	4,737.71	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	585.00	NA	NA	0.00	0.00
COMENITY CAPITAL BANK	Unsecured	NA	516.35	516.35	0.00	0.00
ESCALLATE LLC	Unsecured	0.00	NA	NA	0.00	0.00
FIDELITY PROPERTIES	Unsecured	75.00	NA	NA	0.00	0.00
FIRST FEDERAL S & L ASSOC OF GRI	Secured	143,872.00	143,168.34	0.00	0.00	0.00
FIRST SAVINGS BANK	Unsecured	386.00	NA	NA	0.00	0.00
FNB CONSUMER DISCOUNT CO	Unsecured	2,301.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Secured	0.00	34,086.21	34,086.21	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	10,238.31	79,409.51	79,409.51	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	31,618.28	31,618.28	0.00	0.00
JB ROBINSON	Unsecured	739.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Secured	14,357.00	13,250.00	13,250.00	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	0.00	289.09	289.09	0.00	0.00
MERRICK BANK	Unsecured	2,233.00	1,695.03	1,695.03	0.00	0.00
MIDLAND FUNDING	Unsecured	1,268.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	829.00	828.75	828.75	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	293.00	292.65	292.65	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	0.00	1,267.79	1,267.79	0.00	0.00
MONTGOMERY WARDS**	Unsecured	1,250.00	1,028.54	1,028.54	0.00	0.00
ONE MAIN FINANCIAL GROUP LLC A	Unsecured	6,937.00	5,575.74	5,575.74	0.00	0.00
PA DEPARTMENT OF LABOR & INDU	Priority	2,133.23	37.51	37.51	0.00	0.00
PA DEPARTMENT OF LABOR & INDU	Secured	0.00	2,195.72	2,195.72	0.00	0.00
PA DEPARTMENT OF REVENUE*	Secured	0.00	10,238.31	10,238.31	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	20,000.00	0.00	0.00	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	1,319.00	1,318.64	1,318.64	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	1,267.00	1,238.37	1,238.37	0.00	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	658.00	658.16	658.16	0.00	0.00
PREMIER BANKCARD LLC	Unsecured	563.00	563.37	563.37	0.00	0.00
PREMIER BANKCARD LLC	Unsecured	507.00	507.31	507.31	0.00	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	549.00	507.79	507.79	0.00	0.00
QUANTUM3 GROUP LLC AGNT - SAE	Unsecured	926.00	925.49	925.49	0.00	0.00
QUANTUM3 GROUP LLC AGNT - STE	Secured	739.28	739.28	739.28	0.00	0.00
REGENCY FINANCE CO - ASSIGNEE	Secured	NA	4,567.44	4,567.44	0.00	0.00
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00
TD BANK USA NA**	Unsecured	549.00	549.31	549.31	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	13,631.00	NA	NA	0.00	0.00
WENDLING FOOD SERVICE	Unsecured	7,000.00	NA	NA	0.00	0.00

<u>Summary of Disbursements to Creditors:</u>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$13,250.00	\$0.00	\$0.00
All Other Secured	\$51,826.96	\$0.00	\$0.00
TOTAL SECURED:	\$65,076.96	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$79,447.02	\$0.00	\$0.00
TOTAL PRIORITY:	\$79,447.02	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$55,874.20	\$0.00	\$0.00

<u>Disbursements:</u>		
Expenses of Administration	<u>\$0.00</u>	
Disbursements to Creditors	<u>\$0.00</u>	
TOTAL DISBURSEMENTS :		<u>\$0.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/07/2016

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.